

OCT 22 2006

I hereby certify that this correspondence is being transmitted by facsimile to Examiner Carolyn M. Bleck of the United States Patent Office, at (571) 273-8300. Date and Signature of transmittal *22*
10/22/06

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**Applicant:** Pienkos, John T.**Serial No.:** 09/694,402**Filing Date:** October 22, 2000**Title:** SYSTEM AND METHOD FOR PROVIDING
REDUCED INSURANCE PREMIUMS**Examiner:** Carolyn M. Bleck**Art Unit:** 3626

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

In response to the Office Action mailed May 24, 2006, the Applicant respectfully provides the following Remarks and Amendments.

Amendments to the claims are reflected in the listing of claims that begins on page 2 of this paper.

Remarks begin on page 8 of this paper.